

To: Olivia McGovern[olivia.mcGovern@lacity.org]; Eve Sinclair[eve.sinclair@lacity.org]  
From: [REDACTED]  
Sent: Thur 5/30/2019 11:45:18 PM  
Subject: Wells Fargo - Mortgage Fraud Federal Case  
[Screen Shot 2012-10-13 at 10.51.26 PM.png](#)  
[WF Hud report .pdf](#)

Dear Monica, Eve & Olivia

This is Kaz again. Per your recommendation, I contacted CalHFA - and I contacted one of their Top Here lenders, Jason Mata, and he has been great and believe he can help us out.

What we are trying to accomplish is **to buy back our house from Wells Fargo**. While we had a federal law case to prove their frauds, and my partner, Michael, was going through the open heart surgery, Wells evicted us in Oct 2017. It is completely legal because California allows non due process eviction. We have been homeless since then.

**Now Wells is willing to sell us the house back. But they are not willing to negotiate the price.**

We requested --->.

Since Wells Fargo made a profit by selling my home at \$568,000 to Bank of America, making \$153,000 profit (\$568k - \$415k = \$153k), I would like to request \$415,000 (original mortgage remaining) - \$153,000 = **\$262k**

However **Wells' Attorney is demanding \$620k - lowest**. (Please emails read below)

Also, because the robo-signs on foreclosure docs they filed with LA County of records - they owe fine to us as well. **Up to \$7500 per signature** x 4 signatures we confirmed so far.

My question is - **WOULD YOUR FIELD REP OR OFFICE PLEASE HELP to negotiate the house price with Wells**. Their attempt to make profit from their own fraud is inhumane and it shows that Wells has NOT changed its predatory lending culture.

I was inspired to contact you because Councilman Mike Bonin's activism.  
<https://www.lamag.com/citythinkblog/wurstkuche-eviction-mike-bonin/>.

**Also, CITY OF LA can collect heavy fine from Wells again** - violation of foreclosure registrations. Luis Reyes has collected evidences to show the city councils that Wells Fargo is not complying with the ordinance again. For example, search the database - with our address - 10349 siesta dr., Sunland ca 91040. You will find it registered under the old Wells' branch address.

We, the group of homeowners, can provide you the latest evidence of "**Ghost Banks**" - the tactic they use to move the deeds around, telling the house has been "sold" (see below) while there is no monetary transaction or securitization of loans. This is to hide the fact they do not have any promissory notes to prove the ownership of these houses they are foreclosing on.

[www.10349siesta.com](http://www.10349siesta.com) is our story.

Thank you - and I hope to hear from you very soon,

[REDACTED]

**From:** "Shah, Raagini R." <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)>  
**Subject:** RE: Wells Fargo - Mortgage Fraud Federal Case  
**Date:** May 22, 2019 at 12:05:25 PM PDT  
**To:** Michael Helms <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

Dear Mr. Helms,

Yes the offer would need to be at or above \$620,00 to even be considered.

Thanks,

**Raagini Shah**

+1 213 457 8218

[rshah@reedsmith.com](mailto:rshah@reedsmith.com)

**Reed Smith** LLP

355 South Grand Avenue

Suite 2900

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**From:** Michael Helms <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

**Sent:** Friday, May 17, 2019 2:04 PM

**To:** Shah, Raagini R. <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)>

**Subject:** Re: Wells Fargo - Mortgage Fraud Federal Case

**EXTERNAL E-MAIL**

Dear Shah

So \$620,00 or above are the only offers Wells Fargo is taking? Have you consulted with Band of America also? Is this figure good for them too? Seems there is som confusion about who owns the house and if the title is perfected. Securitization is an issue.

Michael Helms

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Michael Helms Photography

<http://michaelhelms.com>

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818 353-5855

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Follow me on Twitter!! <https://twitter.com/MichaelLHelms>



On May 6, 2019, at 11:07 AM, Shah, Raagini R. <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)> wrote:

Dear Mr. Helms,

I wanted to follow up on my email below. I discussed your demand with Wells Fargo, and Wells Fargo will not agree to sell the property at the price you have requested below (\$262,000).

Thanks,

**Raagini Shah**

+1 213 457 8218

[rshah@reedsmith.com](mailto:rshah@reedsmith.com)

**Reed Smith** LLP

355 South Grand Avenue

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**From:** Shah, Raagini R.

**Sent:** Friday, April 26, 2019 2:39 PM

**To:** 'Michael Helms' <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

**Cc:** [allen.parker@wellsfargo.com](mailto:allen.parker@wellsfargo.com); <[BoardCommunications@wellsfargo.com](mailto:BoardCommunications@wellsfargo.com)>

<[boardcommunications@wellsfargo.com](mailto:boardcommunications@wellsfargo.com)>; [brian.t.moynihan@bankofamerica.com](mailto:brian.t.moynihan@bankofamerica.com); Sullivan, Dominique

<[dominique.sullivan@bankofamerica.com](mailto:dominique.sullivan@bankofamerica.com)>

**Subject:** RE: Wells Fargo - Mortgage Fraud Federal Case

Dear Mr. Helms,

I received your email. Please only communicate with me, and remove the other individuals copied on this email from future correspondence on this matter. I am forwarding your request to my contacts at Wells Fargo.

Thanks,

**Raagini Shah**

+1 213 457 8218

[rshah@reedsmith.com](mailto:rshah@reedsmith.com)

**Reed Smith** LLP

355 South Grand Avenue

Suite 2900

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213.457.8000

Fax 213.457.8080

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**From:** Michael Helms <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

**Sent:** Thursday, April 25, 2019 2:36 PM

**To:** Shah, Raagini R. <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)>

**Cc:** [allen.parker@wellsfargo.com](mailto:allen.parker@wellsfargo.com); <[BoardCommunications@wellsfargo.com](mailto:BoardCommunications@wellsfargo.com)>

<[boardcommunications@wellsfargo.com](mailto:boardcommunications@wellsfargo.com)>; [brian.t.moynihan@bankofamerica.com](mailto:brian.t.moynihan@bankofamerica.com); Sullivan, Dominique

<[dominique.sullivan@bankofamerica.com](mailto:dominique.sullivan@bankofamerica.com)>

**Subject:** Re: Wells Fargo - Mortgage Fraud Federal Case

**EXTERNAL E-MAIL**

Dear Shah,

I have not heard back from you for a while.

Since you mentioned that Wells Fargo was willing to sell the house, I have been considering purchasing the house.

The house can be purchased back under a state sponsored program, and I no longer need to ask for Wells financing as mentioned below. Also, the purchasing price of \$620k is ridiculous. Profits acquired by Wells Fargo through mortgage and title fraud are now coming to light in the courts and the media - and in light of that and our continuing case in Federal Court, I am requesting a price of \$262k. There may also be damages incurred to the property over the year and half of neglect as the house has been sitting empty.

I am prepared to waive personal damages, (such as loss of income because my studio was part of the property, open heart surgery related to stress, and displacement of my family and business, etc) if we can come to agreement.

**Since Wells Fargo made a profit by selling my home at \$568,000 to Bank of America, making \$153,000 profit (\$568k - \$415k= \$153k), I would like to request \$415,000 (original mortgage remaining) - \$153,000 = \$262k**

You will also need to check the validity and legitimacy of the foreclosure registry Wells recorded on the house to the city clerk. We are confident there are issues relating to that.

Please get back to me as soon as possible. I have tried to contact Wells directly - and they always refer me back to you. Letters attached.

Respectfully,  
Michael Helms

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<image001.png>

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818 353-5855

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On Mar 6, 2019, at 8:54 PM, Michael Helms <[Michael@MichaelHelms.com](mailto:Michael@MichaelHelms.com)> wrote:

Dear Shah

I have received several computer generated letters from Wells Fargo. I believe these responses from Wells are due to you contacting them.

These letters are the evidence that Wells Fargo continues to refuse to work with homeowners. When I contacted their "resolution specialist," they told me that they cannot discuss this issue due to the account being in "active litigation", and I must talk to you.

So, I emailed YOU, with an offer to resolve this matter, and I assume you contacted Wells Fargo.

Attached, please find these letters Wells Fargo sent me (again) - they are almost identical to letters I received in Dec/Nov 2018 - asking me to contact YOU.

May I take this as they have no interest in working with individual homeowners like myself?

This shows their abusive pattern. They hope homeowners whose houses they took away with no legal grounds will just go away as their funds to support their litigation disappear.

Mean while, Wells Fargo HAS NOT replied to my Qualified Written Requests, stating they cannot reply due to the "active litigation" and because they are the servicer they are not able to do so. Neither of these statements are true. The Servicer is not only capable, they are required by law, to reply to a QWR regardless of litigation.

I will be forwarding this matter to Maxine Waters (a chair person of the House Financial Services Committee) as well as my house rep, Adam Schiff's office whom I am in touch with, since they are preparing for the upcoming hearing with Mr. Tim Sloan.

This has been a very disappointing and frustrating correspondence.

Sincerely,

Michael Helms

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<http://michaelhelms.com>  
[Michael@MichaelHelms.com](mailto:Michael@MichaelHelms.com)  
818 353-5855

Join me on Facebook!! <https://www.facebook.com/helmsphotography>  
Follow me on Twitter!! <https://twitter.com/MichaelLHelms>

On Feb 14, 2019, at 10:39 PM, Michael Helms  
<[Michael@michaelhelms.com](mailto:Michael@michaelhelms.com)> wrote:

Raagini Shah

It's been two weeks since I sent you the enclosed email. I hope that you were able to talk with your clients and I also hope to hear back from you.

I am also CC'ing this to people who I understand can make some decisions. Please be aware I am working with several notable nonprofit organizations and trust that Wells Fargo will help save homeowners from foreclosure and unlawful eviction - one home at a time.

My concern is also that my home has been damaged due to recent rains. I lived there for 15 years and know the studio WILL flood if sand bags are not in place. For over a year, the house has not been well cared for.

Michael Helms  
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<Screen Shot 2012-10-13 at 10.51.26 PM.png>

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[Michael@MichaelHelms.com](mailto:Michael@MichaelHelms.com)  
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Follow me on Twitter!! <https://twitter.com/MichaelLHelms>

On Jan 30, 2019, at 9:54 PM, Michael Helms  
<[Michael@michaelhelms.com](mailto:Michael@michaelhelms.com)> wrote:

Raagini Shah

Thank you for contacting Wells Fargo, perhaps you forgot to mention the last part of my email to their executives:

*Please request your client to reconsider.  
Wells Fargo destroyed my credit, my business,  
and my health, - and I will not be able to  
purchase the house again. Wells Fargo took*



*my home AND my studio (which is attached to the house) so I can no longer work there. Due to the stress and abuse, I had to go through open heart surgery in January of 2018.*

Also, I hope you will study my current case and prior cases that I filed against Wells Fargo, and Bank of America. I filed the settlement document that Wells Fargo offered in Summer 2016 as evidence in this current case - that includes "opportunity to review non-HAMP loan modification application."

If they were incapable of providing a loan modification at that time, why would they include that in the settlement offer? Dec. 23, 2015 is the date that Wells Fargo "SOLD" the house to bank of America, even though it was not recorded till Nov. 2016.

Also, please remind them that AS A SERVICER, they ARE, contrary to what you said, in a position to offer loan modifications.

My credit is destroyed. I have been a professional photographer for 40 years and my studio was taken with the house, so now all I can do now is location work, but I am still working and am capable of paying the mortgage.

Since 2009, all I have been asking for is a loan modification knowing our Federal Government provided funds to the banks for the specific purpose of helping homeowners like me, stay in their homes.

### **Once again, I am requesting a loan modification**

What I was requesting 9 years ago:  
\$415,000 at 2% at 30 years fixed which would be a \$2,151 monthly payment as we were promised in Spring 2012.  
Wells Fargo denied my modification saying "the investor decided not to make the loan affordable at this moment" - while Wells Fargo, as a servicer, was completely capable of approving the loan. And then they offered me a trial payment plan as an alternative. Fortunately, I was suspicious and didn't take that offer because it ended up in a class action law suit and many people lost their homes.  
[https://www.bankruptcysoapbox.com/corvello\\_decision/](https://www.bankruptcysoapbox.com/corvello_decision/)

Since Wells Fargo made a profit by selling my home at \$568,000 to Bank of America, making \$153,000 profit (\$568k - \$415k = \$153k), I would like to request \$415,000 - \$153,000 = \$262k at the current rate 4.5 at 15 years, which keep the payment to \$ 2,004.28 a month.

As of today, Bank of America hasn't verified the ownership of the house in spite of the fact I have sent them Qualified

Written Requests. If Wells Fargo's former attorney, Andrew Minegar's statement in front of Federal Judge Consuelo Marshall, that Wells Fargo had indeed "perfected the title" when they sold the house to BofA, is true, I should be able to track down the documents as proof that it is indeed "Perfected". Wells Fargo and Bank of America have NOT provided the requested information in our Qualified Written Requests. I am enclosing our QWR as an attachment in case you are unaware of it.

Furthermore, we need to investigate the upkeep of my home. It may not currently be in livable condition. We may need to add **up to \$50,000 for damages (detailed breakdowns will be provided upon inspection of the house)**

I drove by my home the other day and noticed the fences were falling down due to termites and the trees are dead. This is disturbing as that area is highly vulnerable to fires.

Let me know if you are able to reach out to Wells Fargo headquarters and their board of directors who ARE capable of making decisions.

Thank you

Michael Helms

<QWR NOE.pdf>

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<Screen Shot 2012-10-13 at 10.51.26 PM.png>

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<https://twitter.com/MichaelLHelms>

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**From:** "Shah, Raagini R." <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)>  
**Subject:** RE: 2:17-CV-03183 CBM  
**Date:** January 25, 2019 at 9:50:05 AM PST  
**To:** "[michael@michaelhelms.com](mailto:michael@michaelhelms.com)" <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

Dear Mr. Helms,

Since this property has been sold, there is not an option for a loan modification. However, the bank would be willing to work with you if you would like to repurchase the property. At this time, I believe they are considering offers above \$620,000. Please let me know if a repurchase is something you'd be interested in. This would be contingent on you obtaining financing for the purchase.

Thanks,

**Raagini Shah**

+1 213 457 8218

[rshah@reedsmith.com](mailto:rshah@reedsmith.com)

**Reed Smith** LLP

355 South Grand Avenue

Suite 2900

Los Angeles, CA 90071

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Fax 213.457.8080

**From:** "Shah, Raagini R." <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)>  
**Subject:** RE: 2:17-CV-03183 CBM  
**Date:** January 23, 2019 at 11:36:14 AM PST  
**To:** Michael Helms <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

Dear Mr. Helms,

I received your email and will be discussing with my client.

Thanks,

**Raagini Shah**

+1 213 457 8218

[rshah@reedsmith.com](mailto:rshah@reedsmith.com)

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From: Michael Helms <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

Sent: Tuesday, January 22, 2019 10:23 PM

To: Shah, Raagini R. <[RShah@ReedSmith.com](mailto:RShah@ReedSmith.com)>

Subject: Fwd: 2:17-CV-03183 CBM

Dear Raagini Shah

I am resending you this email because I originally sent it on January 14th and have heard nothing in response.

Matt Vavra, Executive Resolution Specialist - Customer care and Recovery Group of Wells Fargo, Des Moines, IA, (515)446-5750 suggested I contact you directly. He said Wells Fargo cannot negotiate without you, since this is in the active litigation.

I am in between the attorneys and am taking this opportunity to reach out to you as a Pro Se.

Wells Fargo has been advertising "Making things right" for quite some time now, so I hope this email will reach them directly. In the last 6 years, I have been in litigation with several difference firms representing Well Fargo and I believe they rarely, if ever, REALLY communicate directly Wells Fargo corporation. I believe Wells Fargo's hired attorneys are making decisions, denying offers, and dragging out the case, in order for their law firm to continue billing Wells Fargo. I'm confident the legal fees incurred by Wells Fargo are already in excess of the value of my house.

In order to encourage accountability of the law firm and to get a direct statement from Wells Fargo corporate, I am sharing this email to several accountable non profit organizations (such as ACCE, Committee for Better Banks, and So.Cal. ACLU) and individuals (State Attorney General Xavier Becerra's office, LA City Councils, and Maxine Waters - Committee on Financial Services).

This has been an expensive, frustrating, and exhausting experience from the very beginning and I see no sign of cooperation from Well Fargo.The latest correspondence with Matt Vavra is a good example.

As the Wells Fargo attorney, are you aware of the past correspondence between myself, my former attorneys, and Wells Fargo?

All I asked, from the beginning, was for a loan modification, yet, even with 15 years of payment, perfect credit, and money in the bank, Wells refused, and continues to refuse, to work with me.

Please request your client to reconsider. Wells Fargo destroyed my credit, my business, and my health, - and I will not be able to purchase the house again. Wells Fargo took my home AND my studio (which is attached to the house) so I can no longer work. Due to the stress and abuse, I had to go through open heart



surgery in January of 2018. How inhuman this bank can be?



Let me know if they are willing to negotiate an end to this nonsense.

Sincerely

Michael Helms

Case Number: 2:17-CV-03183 CBM

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**From:** Michael Helms <[michael@michaelhelms.com](mailto:michael@michaelhelms.com)>

**Subject:** 2:17-CV-03183 CBM

**Date:** January 14, 2019 at 1:18:09 PM PST

**To:** [rshah@reedsmith.com](mailto:rshah@reedsmith.com)

Dear Raagini Shah

Matt Vavra, Executive Resolution Specialist - Customer care and Recovery Group of Wells Fargo, Des Moines, IA, (515)446-5750 suggested I contact you directly. He said Wells Fargo cannot negotiate without you, since this is in the active litigation.

I am in between the attorneys and am taking this opportunity to reach out to you as a Pro Se.

Wells Fargo has been advertising "Making things right" for quite some time now, so I hope this email will reach them directly. In the last 6 years, I have been in litigation with several difference firms representing Well Fargo and I believe they rarely, if ever, REALLY communicate directly Wells Fargo corporation. I believe Wells Fargo's hired attorneys are making decisions, denying offers, and dragging out the case, in order for their law firm to continue billing Wells Fargo. I'm confident the legal fees incurred by Wells Fargo are already in excess of the value of my house.

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Please request your client to reconsider. Wells Fargo destroyed my credit, my business, and my health, - and I will not be able to purchase the house again. Wells Fargo took my home AND my studio (which is attached to the house) so I can no longer work. Due to the stress and abuse, I had to go through open heart surgery in January of 2018. How inhuman this bank can be?



Let me know if they are willing to negotiate an end to this nonsense.

Sincerely

Michael Helms

Case Number: 2:17-CV-03183 CBM

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<Screen Shot 2012-10-13 at 10.51.26 PM.png><Wells replay Nov. 2018.pdf><Wells Replay Feb2019.pdf>

\* \* \*

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